Challenges of Retirement

Over the past 5 years, the number of retired individuals has increased significantly. It is estimated that approximately 10,000 individuals will reach age 65 each day for the next 13 to 14 years (Cohn & Taylor, 2010). Many of these individuals will join the ranks of the retired population.

Although many people look forward to this milestone, a percentage of those same individuals are ill-prepared to deal with its financial, social, and psychological consequences. The purpose of this editorial is to outline the challenges and propose actions that could be used by gerontological nurses to improve their understanding of situations faced by retired individuals. More specifically, this editorial will attempt to inform gerontological nurses about strategies to interrupt the negative health consequences of retirement.

Older adults may readily reveal the significant challenges affecting their life perspective through an interview process. Nurses must realize that repetitive themes, self-constructed barriers, and ageism may produce a self-restricted lifestyle. One of the most powerful negative forces influencing retirement involves ageism (Edlund, 2016). Ageism, or age discrimination, occurs when individuals, including health care providers, make biased, restrictive, and negative judgements about older individuals. In today’s youth-oriented, technology-focused society, it is easy to understand that many older individuals perceive their worth as less than that of younger generations (Edlund, 2016). Aging is filled with incidences that erode the constants/reference points of one’s life. Death of a spouse, family members, and/or friends continually reminds retired individuals of their own vulnerability and mortality. Retirement changes the relationship between family members, associates, and friends. In addition, a series of losses, such as the consequences of retirement, can initiate feelings of hopelessness, pessimism, and irritability (Centers for Disease Control and Prevention, 2015). In some cases, preventive interventions can reduce the incidences of late-life suicide (Van Orden & Conwell, 2011).

One obstacle to a successful retirement is the impact of financial challenges/obligations that will, ultimately, determine an individual’s independence. Unfortunately, many older adults ignore the increasing costs associated with daily living, taxes, health care, and recreation. Simply stated, costs continually increase as time passes, thus, the lon-
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Although retirement is considered a positive life accomplishment, it is laden with losses and stressors that have been ignored by many older adults. The most dramatic stressors of the newly retired involve losing one’s work identity, adjusting to increased “free time,” and developing a lifestyle that promotes physical and psychological wellness. Retirement often breaks the social bonds with work associates and separates one from being part of an organization, thereby impairing one’s self-identity and radically changing his/her daily activities.

After retirement, many individuals believe their societal value has been diminished. In addition, for many, the pre-retirement reward of “free time” becomes a burden. As a reaction to free time, some retired individuals develop a sense of uselessness, a loss of self-worth, and feelings of depression. Those feelings have influenced some retired individuals to socially isolate themselves, abuse alcohol, experiment with hard drugs, and/or participate in high-risk behaviors. In rare circumstances, these actions lead to severe loneliness, feelings of worthlessness, depression, and suicide (Van Orden & Conwell, 2011). Nurses can attempt to neutralize these feelings of isolation and despair through referrals to counselors.

Through inappropriately restrictive advice, family members sometimes imply that retired individuals should restrict their physical activities. An inactive lifestyle reinforces the need for assistance to perform tasks of daily living, and thus, encourages dependency. The result of ageism may influence retired individuals to restrict their usual physical, social, and travel activities. By accepting the limits imposed by ageism, retired individuals can expect to develop feelings of helplessness, which can ultimately lead to dependency. Once retired individuals become dependent, those same family members and caregivers begin to reject them.

Self-imposed limits will ultimately result in a lack of independence, decreased feelings of self-worth, potential weight gain/loss, and self-imposed isolation. One of the warning signs of depression is withdrawal from social/physical activities. Many inactive retired individuals regard celebratory occasions as too time-consuming and/or requiring too much effort. Other signs of developing depressive behavior are the individual’s reluctance to change clothes, bathe regularly, or engage in social interaction with family and friends.

Adjusting to retirement is an individualistic challenge. Most of the strategies used to avoid negative consequences of retirement involve one’s willingness to adjust to a new reality. One meaningful way to adjust to retirement is to get a part-time job, initiate or renew relationships by phoning or e-mailing old friends, joining a community or church group, volunteering for a preferred organization, or beginning an exercise program. Another simple activity is to take a walk, invite someone to share coffee or a meal, or visit a senior citizens center. After being trained in computer use, some retired individuals find social media sites, such as Facebook® or Twitter®, to be rewarding and challenging opportunities to connect with people. Social connectedness adds meaning to life and neutralizes those feelings that may lead to depression.

The anticipation of retirement is often associated with an anticipation of an increase in recreational/outdoor or travel activities. Developing an individual post-retirement plan of activities requires one to self-evaluate his/her own financial resources, physical abilities, psychological readiness, and social initiative. Understanding one’s limitations while recognizing his/her value to society can result in pragmatic activities, which benefit the individual and society.

In summary, nurses can assist retired individuals to understand
and adjust to the obstacles that may develop during retirement, such as challenges to their financial, social, psychological, and physical well-being. Some strategies for overcoming these challenges have been presented but many others may be apparent to individual retirees and gerontological nurses. The most important concept in developing a successful retirement strategy is one’s willingness to initiate and engage in understanding his/her future financial obligations while maintaining an active physical, mental, and social lifestyle.

REFERENCES

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